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I CLAIM:

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1. An insulating cover for an access opening associated with attic trap doors and pull down attic ladders which comprises, a closure member formed of a free standing insulating material and including a body portion and opposing side and end walls, said closure member being configured such that said closure member seats and creates a continuous seal about the access opening when positioned in covering relationship with respect to the access opening, and said closure member being sealed with a plastic layer coated with a fire retardant material.

2. The insulating cover of claim 1 in which said closure member includes a depending central body portion of a size to fit at least partially within the access opening and frictionally engage a frame defining the access opening, and said closure member including outer flange portions for seating against an upper edge defined by the frame defining the access opening.

3. The insulating cover of claim 2 in which said insulating material of said closure member is an expanded polymeric material.

4. The insulating cover of claim 3 including at least one handle secured to said closure member to facilitate maneuvering, said at least one handle being mounted to an insert member formed of a material which is more rigid than said expanded polymeric material, and said insert member being keyed into said body portion.

5. The insulating cover of claim 1 in which said insulating material of said closure member is an expanded polymeric material.

6. The insulating cover of claim 5 including at least one handle secured to said closure member to facilitate maneuvering, said at least one handle being mounted to an insert member formed of a material which is more rigid than said expanded polymeric material, and said insert member being keyed into said body portion.

7. The insulating cover of claim 6 in which said closure member includes at least first and second components each having opposing edges which are configured to cooperatively engage one another to create a tortuous seal path therebetween, and means

for adhesively securing said opposing edges in interfitted relationship.

8. The insulating cover of claim 7 in which said insulating material of said closure member is an expanded polymeric material.

9. The insulating cover of claim 8 including at least one handle secured to said closure member to facilitate maneuvering, said at least one handle being mounted to an insert member formed of a material which is more rigid than said expanded polymeric material, and said insert member being keyed into said body portion.

10. The insulating cover of claim 5 including a free standing frame formed of an insulating expanded polymeric material and having spaced end walls and side walls, said frame being of a size to generally surround the access opening and being coated with a layer of fire retardant material, said frame defining an opening, and at least a portion of said closure member being seated within said opening defined by said frame to thereby seal said opening of said frame.

11. The insulating cover of claim 10 in which said side and end walls of said closure member are tapered from an upper surface of said closure member toward a lower surface thereof, and said side and end walls of said frame are tapered inwardly from an upper surface toward a lower surface of said side and end walls such that said tapered side and end walls of said closure member cooperatively engage said tapered side and end walls of said frame.

12. The insulating cover of claim 10 in which said frame includes a depending portion extending from each of said side and end walls, said depending portions being configured so as to engage against a structural frame defining the access opening.

13. The insulating cover of claim 1 in which said closure member includes at least first and second components each having opposing edges which are configured to cooperatively engage one another to create a tortuous seal path therebetween, and means for adhesively securing said opposing edges in interfitted relationship.

14. An insulating cover for an access opening associated with

attic trap doors and pull down attic ladders which includes, a continuous frame having spaced side walls and spaced end walls and which frame is formed of a free standing insulating material, said frame defining an opening therethrough and being of a size to generally surround the access opening, a closure member formed of a free standing insulating material and including a body portion and integral side and end walls, said closure member and said frame being configured such that said closure member is snugly seated to create a continuous seal with said frame when positioned against said frame in covering relationship with respect to said opening defined by said frame, and each of said frame and said closure member being sealed with a plastic layer coated with a fire retardant material.

15. The insulating cover of claim 14 in which said closure member includes a depending central portion of a size to fit within said opening defined by said frame and frictionally engage said side walls and end walls of said frame and said closure member including outer flange portions for seating against an upper edge defined by upper surfaces of said side and end walls of said frame.

16. The insulating cover of claim 14 in which said side and end walls of said closure member are tapered from an upper surface of said closure member toward a lower surface thereof, and said side and end walls of said frame being tapered inwardly from an upper surface toward a lower surface of said side and end walls such that said tapered side and end walls of said closure member cooperatively engage said tapered side and end walls of said frame.

17. The insulating cover of claim 15 in which said frame includes a depending portion extending from each of said side and end walls, said depending portions being configured so as to engage against a structural frame defining the access opening.

18. The insulating cover of claim 14 in which said frame includes a depending portion extending from each of said side and end walls, said depending portions being configured so as to engage against a structural frame defining the access opening.